

# mobile deposit frequently asked questions

**Q: Is there a cost for Mobile Deposit?**

**A:** No. This convenient service is free for our members.

**Q: How do I access Mobile Deposit?**

**A:** You access Mobile Deposit from within the BlueOx Credit Union [Mobile App](#). You can download our Mobile App from the App Store or Google Play. You must sign up for Online Banking to use Mobile Deposit. Once you are logged in to the app, tap on "Deposit" at the bottom of your screen and begin the Mobile Deposit process.

**Q: How do I enroll for Mobile Deposit?**

**A:** Download the free BlueOx Credit Union Mobile App from the [App Store](#) or [Google Play](#). In the Mobile App you'll tap "Deposit" at the bottom of your screen, then tap on "Enroll." Mobile Deposit approval typically takes less than 24 hours. Once you are approved, you will be notified via email, and you can begin using it immediately.

**Q: Will I need a different username and password for Mobile Deposit?**

**A:** No. Your [Online Banking](#) credentials will log you into both Online Banking and Mobile Deposit.

**Q: What if I forget my username or password?**

**A:** If you forget your password, please tap "Forgot Password" on the Mobile App "Username & Password" login screen and follow the prompts. If you forget your username or need additional assistance, please contact us at (800) 648-8035 or [contactus@blueoxcu.org](mailto:contactus@blueoxcu.org).

**Q: Do I need to endorse the check I am photographing for deposit?**

**A:** Yes. Always endorse the back of the check with signature(s), account number and "For BlueOx Mobile Deposit Only," before you take the photo.

**Q: Once my check is deposited, what should I do with the original?**

**A:** Please keep your check until you see that it was successfully deposited, then you may dispose of the check after 30 days.

**Q: How can I see the status of my deposit?**

**A:** You can review the status of your deposit from within the deposit check area of the Mobile App. Tap on the "Deposit" button at the bottom of your screen and this will show you the last 30-day cycle of deposits that have been made through Mobile Deposit only. From this screen, you can see your checks status - if it is in-review, approved or rejected.

**Q: My check image was rejected, what's wrong?**

**A:** The following are tips to help make the check submission go smoothly.

- Make sure that all four corners of the check are in the photo.

- Take the picture of the check in good lighting and try to avoid having shadows on the check.
- Make sure the photo is not blurry and everything is legible.
- The picture of the check should be taken on a flat surface, preferably with a dark background so you can see the edges of the check.
- The only thing in the photo should be the check, there should be nothing in the background.
- If your check is wrinkled, try to smooth it out as much as possible.

**Q: What items cannot be deposited through Mobile Deposit?**

**A:** The following items cannot be accepted:

- Cash
- Checks payable to any person or entity other than yourself.
- Checks that are stale dated or postdated
- U.S. Savings Bonds
- Previously returned checks
- Checks payable to yourself and another party who is not a Joint Owner on the account.
- Checks payable through a Foreign Financial Institution or in Foreign Currency
- Checks that show evidence of alteration, or that you know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Any non-negotiable item

**Q: Who is eligible for Mobile Deposit?**

**A:** You are eligible for Mobile Deposit if you are 18 years of age or older.

**Q: When will my Mobile Deposit become available?**

**A:** Most of the deposits post within minutes; however, all are subject to review, may not be available for immediate use, and may be posted periodically each day, Monday-Friday.